

Implementation of Health Service Policy for Social Security Administrator Agency Participants in the Technical Implementation Unit of Bawomataluo Community Health Center, Fanayama District, South Nias Regency

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ABSTRACT

Health services are one of the crucial aspects in the health development of a country. The Indonesian government has implemented the National Health Insurance Program (JKN) through the Social Security Administering Body (BPJS) to provide equal access to health services to all Indonesian citizens. One of the focal points of health services is the Regional Technical Implementation Unit (UPTD) of the Bawomataluo Health Center, Fanayama District, South Nias Regency. This study aims to examine the implementation of the BPJS participant health service policy at the UPTD Bawomataluo Health Center. The research method used is descriptive qualitative with data collection techniques through interviews, observations, and documentation studies. The research informants consisted of health workers, UPTD administrators, and BPJS participants. The results of the study showed that the implementation of the health service policy for BPJS participants at the UPTD Bawomataluo Health Center faced several challenges, such as limited human resources and health facilities, as well as administrative constraints and information on BPJS health services. However, efforts to improve the quality of services continue to be carried out through training for health workers, improving facilities, and socializing to the community

INTRODUCTION

The Indonesian government officially implemented BPJS starting January 1, 2014, in accordance with the provisions in article 60 paragraph 1 of Law number 24 of 2014. BPJS is focused on providing social services, especially in the aspect of health insurance. Starting in 2014, BPJS Kesehatan took over the role of PT. Askes (Persero) as the manager of health insurance. In the future, BPJS Kesehatan will operate throughout Indonesia and is designed to serve all levels of society.

The government officially implemented BPJS on January 1, 2014 in accordance with the provisions of article 60 paragraph 1 of Law number 24 of 2014 concerning BPJS. BPJS plays a role in providing health insurance in particular. PT. Askes (Persero) which was previously responsible for health insurance, changed its function. designed to apply and be accessible to all citizens who need free health services (Fathoni, 2006).

However, health services experience problems including Medical Costs, people find it difficult to access Health services because of the high costs, especially for rural communities, expensive places to get medical care are an obstacle to accessing health services, according to (Subarsono, 2011). The BPJS Health Program was recorded at 275 million people (BPJS Health, 2022). The number of participants as of December 31, 2022, although there has been an increase in BPJS users, there are still many complaints from the public about BPJS services. In the implementation of health service policies at the Bawaomataluo Health Center UPTD, South Nias Regency, the lack of health facilities that partner with BPJS Health can cause long queues and long waiting times.

Percentage of South Nias population Percentage of population with health insurance according to type of BPJS Health insurance Contribution Assistance Recipient (PBI) as much as 24.14%, Percentage of Population with Health Insurance According to Type of BPJS Health Insurance Non-Contribution Assistance Recipient (Non-PBI) 4.06%, Percentage of population with health insurance according to type of Jamkesda insurance, percentage of population with health insurance according to type of private insurance insurance percentage of population with health insurance according to type of company/office insurance 0.03% Source BPS, National Socio-Economic Survey / BPS-National Socio-Economic Survey 2023

Some areas, especially in the interior or rural areas, may have minimal health facilities, making access to services difficult. Often facing challenges for optimal or substandard for various reasons, including lack of resources and weak management (Anggoro, 2020; Kurniawan, 2020). Some health facilities may experience delays in the supply of necessary medicines and medical supplies. Some medicines or medical supplies may not be covered by. Sometimes there are still difficulties in using BPJS cards at health facilities, such as technical problems or delays in verification. The administrative and bureaucratic processes in claims and billing submissions are complicated and time-consuming, both for health facilities and participants (Matland, 1995; Rambe et al., 2023). The limited number of doctors and health workers who accept BPJS patients can affect patient access to appropriate services. Some participants may still not understand the benefits

and coverage of BPJS Kesehatan, which can affect optimal use of services. Changes in policies or regulations from the government or BPJS Kesehatan can affect the coverage and provisions of services, and this can often be confusing for participants and health facilities (Indiahono, 2012). Information provided to participants regarding the benefits, coverage, and procedures for using BPJS Kesehatan must be clear and easy to understand. The number of requests for health services may exceed the capacity available at some facilities, resulting in decreased quality of service (Dalimunthe et al., 2024). Changes in the amount of contributions and participant contributions can affect the accessibility of health services for some participants (Dewi, 2016). The financial sustainability of BPJS Kesehatan can affect the continuity of services and the stability of the health insurance program (Nawawi, 2016).

This study focuses on the UPTD Bawomataluo Health Center in Fanayama District, South Nias Regency, with the aim of identifying obstacles and challenges that arise when running the program and providing recommendations for improving the program in the future. At the UPTD Bawomataluo Health Center, there are around 300 BPJS participants per week, with 50 BPJS participants per day per day. (UPTD Bawomataluo Health Center, Fanayama District, Nias Regency, 2023). On the other hand, Budget Limitations, Quality of Service for patients referred to Thomsen Gunung Sitoli Hospital takes a long time, where the distance between the hospital and the Health Center is 150 km, so that it can cause slow health services that often do not meet community expectations due to the limited number of medical personnel and the availability of medicines. The problem of the lack of qualified medical personnel is still a major challenge in various regions in Indonesia. Difficulty in claiming BPJS Health funds is a common problem often faced by program participants.

The claims process often involves specific document requirements, such as referral letters, prescriptions, and other evidence. If participants do not meet these requirements properly, their claims can be rejected. Many participants may not fully understand how to file a claim correctly or what is required. Inaccurate filling of the claim form or incomplete data can lead to rejection or delays in the claim process. BPJS Kesehatan needs to verify the submitted claim information, especially in the case of more serious or expensive treatments. This verification process can be time-consuming. Sometimes, there is imperfection in the coordination between health facilities and BPJS Kesehatan. For example, a claim can be rejected if the health facility does not send the required information to BPJS correctly. BPJS Kesehatan claim policies and procedures can change. If participants do not follow these changes, their claims can be rejected. As a result, BPJS Kesehatan has difficulty in providing adequate health services to people in hard-to-reach areas.

LITERATURE REVIEW

Policy implementation is essentially an effort to realize the targets that have been set in the policy itself. There are two main approaches in implementing public policy: first, by implementing the policy directly through programs, and second, by developing derivative policies that are implementations of the main policy. Policy implementation can be monitored systematically, starting from programs, then projects, and ending with activities. This method adopts an approach that is commonly used in management, especially public administration. Policies are divided into programs, which are then broken down into specifics, and finally implemented through various activities carried out by the government, the community, or through collaboration between the two. Several expert views on the concept of implementation will be explained here. Implementation as a process that involves actions, activities, actions, and mechanisms in the implementation of a system is not just a series of repetitive activities, but a process that is designed in a structured and systematic manner, implementation is understood as the implementation of activities in accordance with the rules. In general, the implementation of the stage is stated to have reached a better level

According to Mazmanian and Sabatier as quoted in the book by Wahab (2008), the definition of implementation can be interpreted as follows: Implementation in understanding a program that is implemented. The main focus of policy implementation is on events and activities that arise after official guidelines are implemented, including administrative efforts and the real impacts they have on society or related phenomena.

Based on the explanation given, it can be concluded before the objectives and targets of the policy are set through. Therefore, policy implementation is a series of activities carried out by various parties to achieve results in accordance with the intent or purpose of the policy.

According to Mazmanian and Sabatier (Subarsono, 2011) there are three groups of variables that affect the success of implementation, namely the characteristics of the problem (tractability of the problems), the characteristics of the policy/law (ability of statute to structure implementation) and environmental variables (nonstatutory variables affecting implementation). According to Edwards' view (Winarno, 2008) important sources include adequate staff and good skills to carry out their duties, the authority and facilities needed to translate proposals on paper to implement public services.

Factors that must be considered in evaluating the effectiveness of policy implementation are the extent to which the external environment supports the success of public policy. Lack of support from social, economic and political aspects can be a cause of failure in policy implementation. Therefore, the success of policy implementation is highly dependent on the existence of supportive external environmental conditions. Policy implementation is basically a way to ensure that policies achieve their goals, no more and no less. In implementing public policy, there are two approaches that can be taken, namely by implementing it directly in the form of a program or through developing policies derived from the public policy. The policy implementation process can be seen

clearly through its stages, starting from the program, then the project, and finally to the activity. This model adopts a mechanism that is commonly used in management, especially public sector management. Policies are broken down into programs, then into projects, and finally realized in activities carried out by the government, the community, or collaboration between the government and the community.

Here are some expert views on the definition of implementation. Implementation as a process involving actions, activities, measurements and mechanisms in a system. Implementation is not a routine activity, but rather an activity that is carefully planned to achieve certain goals. Thus, implementation can be defined as the implementation of a plan that has been prepared carefully and in detail, usually carried out after the planning is declared perfect. According to Meter and Van Horn (in Subarsono, 2011:99), there are six factors that influence the effectiveness of policy implementation. These factors include policy standards and targets, resources, inter-organizational communication and reinforcement activities, characteristics of implementing agents, and social, economic and political conditions. Policy communication is a very important factor. Before officials can implement a decision, they must ensure that the decision has been taken and that implementation instructions have been issued. To achieve implementation that meets expectations, implementation instructions must be clearly conveyed to policy implementers. However, often the instructions given are unclear and do not provide details about when and how the program will be implemented. According to Meter and Van Horn (in Subarsono, 2011), there are six factors that influence the effectiveness of policy implementation. These factors include policy standards and targets, resources, inter-organizational communication and reinforcement activities, characteristics of implementing agencies, and social, economic, and political conditions. Policy communication is a very important factor (Mailin et al., 2023). Before officials can implement a decision, they must ensure that the decision has been taken and that implementation instructions have been issued. To achieve implementation as expected, implementation instructions must be clearly communicated to policy implementers. However, often the instructions given are unclear and do not provide details about when and how the program will be implemented.

Therapeutic communication is a form of communication that aims to support a person's healing, recovery, or well-being physically, mentally, and emotionally. This process involves interactions based on empathy, caring, and special skills to create a supportive relationship between a communicator, such as a professional (nurse, counselor, or psychologist), and an individual or group in need of help (Barus et al., 2022).

In therapeutic communication, the primary focus is on the client's needs. The relationship that is established is professional, but warm and understanding, so that it can help the client feel comfortable sharing thoughts, feelings, and concerns. This communication not only serves to convey information, but also to provide emotional support, reduce stress, and help the client understand their situation and find solutions (Rustandi et al., 2024).

Its application involves an approach that emphasizes active listening, providing responses that show empathy, and using supportive language. This creates an environment where the client feels valued, non-judgmental, and fully supported. Therapeutic communication also helps build trust, which is important in the healing process. This approach is widely used in the fields of health, psychology, and education to help individuals overcome the challenges or difficulties they face.

METHODOLOGY

This study uses a descriptive method with a qualitative approach. Based on Sugiyono definition (2013), the descriptive method aims to systematically and accurately reveal symptoms, facts or events related to the characteristics of a particular population or region. In the context of descriptive research, the main focus is to describe phenomena without requiring hypothesis testing or explanation of relationships between variables. In line with this view, Moleong (2013) explains that qualitative research is a tradition in social science that basically relies on observing people in their own context, and interacting with them using their own language and terms. This study aims to describe the implementation of the BPJS Health Policy at the UPTD Bawomataluo Health Center, Fanayama District using a qualitative approach. Informants in this study, or parties who provide access to information related to the research topic, are individuals who are directly or indirectly involved in the implementation of health service policies for BPJS participants at the Bawomataluo Health Center UPTD, Fanayama District, South Nias Regency. towards improving health services, they are expected to be able to accurately report the reality of the situation observed at the implementation location. Informant selection technique in this study The method used is purposive sampling, namely determining the participant group as informants based on criteria that are relevant to the research problem being studied (Bungin, 2011: 107). Informants selected using this method consist of the Head of the Health Center, health workers, and BPJS participants in Fanayama District, South Nias Regency. In addition to implementing purposive procedures, this study also utilizes the snowball sampling method. In this method, researchers utilize the social network of the initial informant to identify other individuals who have the potential to become participants or contribute relevant information to this study (Bungin, 2011). The selection of informants using the snowball sampling method was carried out in anticipation of the initial informants in the interview process, to be able to provide information. Referring to the classification of informants proposed by Suyanto (2013), where informants are divided into three categories based on the type of information they provide, namely: Key informants (Key Informants) individuals who have in-depth knowledge and important information related to the research, Main informants (Main Informants) parties who participated in this research focused on three categories of informants: first, informants who are directly involved in social interactions that are the object of research; second, additional informants who can provide relevant information even though they are not directly involved in social interactions; and third, the category of

additional informants who contribute important insights regarding the topic being studied

RESULT AND DISCUSSION

Size and Objectives of Health Service Policy at UPTD Bawomataluo Health Center

Overall, the findings of this study illustrate that the Policy Size and Objectives have had a positive impact with the existence of the BPJS Health program. Limited accessibility of these services. Equal Health Access Ensure that all BPJS Health participants have access to adequate health services, without exception, including the less fortunate. in order to improve community welfare through the provision of quality health services in the fields of promotive, preventive, curative, and rehabilitative. Protect the community from financial risks associated with health costs, so that no more families fall into poverty due to high medical costs. Encourage more efficient and effective use of health resources by integrating various health services into one coordinated system.

Based on the interviews conducted, human resources (HR) are a very crucial element in an organization. HR functions as the main pillar and main driver in achieving the vision and mission of the organization. Therefore, it is important to manage HR effectively and place them in positions that are in accordance with their qualifications so that they can provide maximum contribution in improving the quality of service. Employee competence is the main element in determining the success of an industry. Competence refers to the ability that each individual must have to carry out tasks or positions successfully – effectively, efficiently, productively, and with quality – in line with the vision and mission of the organization or company.

Financial and HR management in the Health Center is an important aspect in supporting services. Finance plays a role in identifying overall management development needs, and the end result is a financial report. This report will be useful if the information presented is understandable, relevant, reliable, and comparable.

The calculation of the ideal number and level of health and non-health workers is carried out by analyzing the workload. This takes into account various factors such as the number of services provided, the ratio to the population, regional characteristics, the availability of primary health facilities, and the division of working hours in accordance with laws and regulations. Health centers in rural areas that meet at least three of the four criteria, such as agricultural or maritime sector activities of more than 50%, distance to important facilities such as schools and hospitals, and road and transportation access, are required to adjust the implementation of their health services. Health services in this area involve community participation and are implemented with an approach that is in accordance with the lifestyle of rural communities.

In policy, although the objectives may be clear and logical, the resource factor also plays an important role in program implementation. The availability of resources must always be considered to ensure the smooth implementation of the program. Human resources (HR) are one of the important elements that cannot be separated from an organization, both institutions and companies. HR also plays an important role in determining the progress of a company. Basically, HR consists of individuals who work in an organization and act as drivers, thinkers, and planners to achieve organizational goals. Human resources do not only concern individuals as workers and drivers in an organization. Deeper still, humans as potential resources cannot be measured only by quantity. This potential is the result of the interaction process between physical and psychological substances, such as the ability to create, imagine, think, which produces ideas, creativity, initiative, problem-solving skills, predict, have foresight, and other skills. and expertise. This ability has a very high value and can be realized in competitive business activities, is an ability possessed by all individuals. Human resources are active and decisive subjects, not passive objects like the other two types of resources. By utilizing their physical and psychological potential, HR performs various activities, including working, as an effort to realize the existence of an organization or company.

Resources, Facilities and Infrastructure

Facilities and infrastructure are all forms of intermediaries used by people to spread ideas, so that the ideas can reach the recipient (Andinata et al., 2023). Facilities and infrastructure that are commonly referred to as facilities in an institution or organization include various elements that support the operations of the Bawomataluo Health Center UPTD. These facilities and infrastructure aim to support infrastructure and the provision of comprehensive, sustainable, quality, and holistic basic health services. Health services at this Health Center combine biological, psychological, social, and cultural factors, and establish close and equal doctor-patient relationships. The main focus is on promotive and preventive efforts, with an approach that is centered on individuals, families, and oriented to groups and communities. In addition, this health service emphasizes the importance of health, security, safety of patients, officers, visitors, and the work environment, and includes recording, reporting, and evaluation of the quality and access to health services.

Infrastructure in the management of the Bawomataluo Health Center UPTD includes all basic equipment that directly or indirectly supports the implementation of health services. Examples of infrastructure in managing health services include buildings/offices and the yard of the UPTD Bawomataluo Health Center. Currently, the facilities and infrastructure available at the UPTD Bawomataluo Health Center are inadequate to support optimal health services, so that they can hinder the implementation of health services to the community.

Based on the results of field observations conducted by researchers, it was found that the facilities and infrastructure at the Bawomataluo Health Center UPTD, Fanayama District, South Nias Regency currently do not meet the required adequacy standards. The available facilities and infrastructure come from the State Revenue and Expenditure Budget (APBN) and the Regional Revenue and Expenditure Budget (APBD) of South Nias Regency through grants from the central and regional governments. The following is a list of inventory of facilities and infrastructure owned by the Bawomataluo Health Center UPTD in Fanayama District, South Nias Regency. Furthermore, the local government is expected to provide adequate facilities and infrastructure to support good health services for the community.

Supporting and Inhibiting Factors in the Implementation of Health Service Policies for BPJS Participants at the Bawomataluo Health Center UPTD, Fanayama District, South Nias Regency

Supporting factors for policies, both internal and external, are considered to have a positive contribution to the implementation of health service policies for BPJS participants at the Bawomataluo Health Center UPTD, Fanayama District, South Nias Regency. The Bawomataluo Health Center UPTD is aware of the importance of these supporting factors, so it views them as one of the organization's important assets that need to be maintained. This aims to achieve success in realizing the goals of the Bawomataluo Health Center UPTD as a health service provider for the community.

First, normative support. The normative support in question is the existence of a Law that is considered a legal basis that guarantees certainty in the implementation of health service policies for BPJS participants at the Bawomataluo Health Center UPTD, Fanayama District, South Nias Regency. Including a statement from the Head of the Bawomataluo Health Center which emphasized that health services must be carried out in accordance with applicable provisions, and receive support from the community and government.

Second, budget support, is an important element in supporting the achievement of programs, work plans, goals, and targets of an organization. Based on the research results, the budget is very important in the operation and health service system of BPJS participants at the UPTD Bawomataluo Health Center, Fanayama District, South Nias Regency. Without a budget, activities in an organization cannot run effectively, considering that the budget is a vital component that cannot be separated from the needs of the organization.

In the implementation of policies, obstacles often arise that can hinder the process. In the implementation of building permit policies, there are three identified inhibiting factors, namely:

First, Health services provided to BPJS participants at the UPTD Bawomataluo Health Center, Fanayama District, South Nias Regency, have generally met the principle of transparency. However, accountability in services is still not optimal and there are indications of discrimination or differences in service classes between BPJS participants and non-BPJS participants. Transparency and accountability are important elements in the principle of good

governance. The performance of health services that has not been optimal so far has been largely due to the provision of services that have not been optimal.

On the other hand, the obstacle that arises in the community is that not all people have participated and realized the importance of managing BPJS Health. Therefore, outreach efforts are needed to increase public awareness of the importance of managing BPJS Health in order to obtain free health services. After understanding the functions and objectives of BPJS Health, the community is expected to be able to participate in supervising the quality of health services. 3) The next obstacle and constraint faced in health services for BPJS participants at the Bawomataluo Health Center UPTD, Fanayama District, South Nias Regency is the minimal socialization carried out by the government regarding health services for BPJS participants (Ohorella et al., 2024).

CONCLUSION AND RECOMMENDATION

There are several factors that influence the implementation of the Health Service Policy for Social Security Administering Body Participants at the Bawomataluo Health Center Technical Implementation Unit, Fanayama District, South Nias Regency. These factors include standards, measurements, and objectives of the policy, resources, characteristics of implementing organizations, attitudes of implementers, communication between related organizations, and the social, economic, and political environment. However, in its implementation, several factors have not been implemented effectively, especially those related to policy resources and characteristics of implementing actors. This has resulted in various problems in the implementation of the Health Service Policy for Social Security Administering Body Participants in South Nias Regency. To implement the health service policy for BPJS participants at the Bawomataluo Health Center Technical Implementation Unit, Fanayama District, South Nias Regency, it is necessary to improve and evaluate the variables related to the implementation of the policy. These variables include the dimensions of Policy Objective Standards, Resources, Characteristics of Implementing Organizations, Disposition, Communication between implementing organizations, and Support for the social, economic, and political environment. To improve the implementation of health service policies for BPJS participants at the Bawomataluo Health Center UPTD, Fanayama District, South Nias Regency, it is necessary to develop and implement Standard Operating Procedures (SOPs). The Bawomataluo Health Center UPTD, Fanayama District, South Nias Regency, needs to collaborate with hospitals in the Nias Islands to improve the quality of health services. To implement the health service policy for BPJS participants at the Bawomataluo Health Center UPTD, Fanayama District, South Nias Regency, additional health workers, medicines, and medical equipment facilities and infrastructure are needed. Providing broad access to the community to obtain health services and paying special attention to maternal and child health, without any discriminatory treatment in the provision of health services for BPJS patients or participants.

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